

COMMUNICATOR

Rhode Island District Office
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September 2008

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SBA TO PROVIDE FINANCIAL ASSISTANCE TO NEW ENGLAND OIL HEAT DEALERS

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*Helping small businesses
start, grow and succeed*

U.S. Small Business Administration
SBA
Your Small Business Resource

RHODE ISLAND MINORITY ENTERPRISE DEVELOPMENT WEEK OCTOBER 14-17 AT THE CROWNE PLAZA HOTEL IN WARWICK

The 2008 Rhode Island Minority Enterprise Development Week activities will be held during the week of October 14-17. All of the scheduled events will take place at the Crowne Plaza Hotel in Warwick.

MED Week is cosponsored by SBA and the Rhode Island Hispanic American Chamber of Commerce.

The weeklong celebration includes six free professional development workshops, a government contracting matchmaker fair, a small business expo, networking reception, and an awards dinner honoring Steve Rosa as the 2008 Rhode Island Minority Small Business Person of the Year. Six other small business owners and advocates will also be honored by state and non-profit organizations.

Rosa is the founder, president and CEO of (add) ventures in Providence. His company is a full service advertising and public relations agency. He founded the company in 1989 with a \$289 typewriter that he purchased with a credit card. Today, (add)ventures has been recognized as one of the nation's fastest growing businesses by Inc. magazine.

Steve has been featured and interviewed by numerous national publications including The Wall Street Journal, Business Week and Fortune magazine.

Most of the MED Week activities will be held on Wednesday, October 15. The first event is the Matchmaker Fair from noon to 3 p.m. The fair provides the opportunity to small business owners to meet briefly with contracting officers from federal, state, or local governments and prime government contractors. Among the agencies and prime contractors scheduled to participate are General Dynamics/Electric Boat, Raytheon, General Services Administration, R.I. National Guard, Naval Undersea Warfare Center Divison Newport, U.S. Postal Service, and the City of Providence. Attendance is limited to 100 registrants. Three one hour workshops will be held between 1 and 3 p.m.

The small business expo begins at 4 p.m. The expo features dozens of small business owners, federal agencies and prime government contractors seeking to do interact with small businesses.

A networking reception begins at 5 p.m. followed by the awards dinner at 6 o'clock.

Workshops will be held Tuesday through Thursday at the Crowne Plaza Hotel. Topics include how to improve



**2008 RHODE ISLAND
MINORITY SMALL
BUSINESS PERSON
OF THE YEAR
STEVE ROSA
PRESIDENT AND CEO
(add) ventures**

business performance, how to turn good ideas into viable products, what supplier diversity means and how in can help grow your business, how to make a Web site successful, how "ship smarter" and save money by taking advantage of postal discounts.

All of the events, with the exception of the award dinner are open to the public free of charge. Dinner reservations at \$35.00 per person. To register for all of the events, visit the SBA Web site at www.sba.gov/ri, or call Vision Strategies at (401) 785-0333.

SBA APPROVED \$3.8 MILLION IN LOANS TO RHODE ISLAND SMALL BUSINESSES IN AUGUST

Rhode Island small businesses had more than \$3.8 million in loans approved by the U.S. Small Business Administration during the month of August. The SBA reported that the 20 loans were made by 5 banks, 2 credit unions, and 2 certified development companies. The SBA will provide a 50 percent federal government guarantee on most of the loans. Citizens bank produced the most SBA loans during the month with 6, followed by Sovereign Bank with 4, Coastway Credit Union with 3 and Westerly Community Credit Union with 2.

The August loans helped to create 50 new jobs and retained 96 existing jobs.

Since the beginning of the federal fiscal year on October 1, 2007, the SBA has approved 345 loans totaling \$56,684,087. That total is 152 loans and just over \$5 million lower than the same period last fiscal year.

"Although SBA lending in Rhode Island is down from the same period last year, I am extremely pleased that our agency continues to provide the access to capital small businesses need," said Mark S. Hayward, direc-

tor of the SBA Rhode Island District Office. "It is even more important to note that despite the economic slowdown, SBA-backed loans last month helped to create or retain a total of 146 jobs in Rhode Island.

During the month of August, 18 loans were approved to existing businesses and 2 to start-up companies. Two loans were made to minority-owned businesses and four loans were made to women-owned businesses. The largest loan approved in August was for \$1,470,000 to a health specialist in East Greenwich made by CIT Small Business Lending.

The loans were made to retail stores, engineering firms, dentists, restaurants and construction-related firms.

Since October 1, 2007, the top five SBA lenders are: Citizens Bank with 75 loans totaling \$2,808,700; 2. Coastway Credit Union, with 47 loans totaling \$8,505,000; 3. The Washington Trust Company with 44 loans totaling \$9,173,300; 4. Bank Rhode Island with 40 loans for \$4,836,500; and 5. Sovereign Bank with 29 loans totaling \$3,278,000.

To view the entire year-to-date Bank-Rank Report, visit www.sba.gov/ri.

SANDY BARUAH IS ACTING ADMINISTRATOR

On August 18, Sandy K. Baruah assumed the duties of acting administrator of the U.S. Small Business Administration. Baruah was nominated to the position on June 26 by President Bush.



Baruah is pending Senate confirmation as SBA administrator. Prior to joining SBA, Baruah was the acting secretary for economic development at the Department of Commerce. He comes to SBA with deep experience in promoting local business growth, managing organizational change, and responding to federal disasters. He has worked for small businesses, helped small businesses grow, and was raised by a mother who ran her own small business.

"I'm honored to be named SBA's acting administrator by the President," said Baruah. "I intend to help SBA carry on its mission as it navigates the height of hurricane season and deals with the current economic challenges and tightening credit opportunities for small business."

"I look forward to working with members of Congress and welcome the opportunity to work in a collaborative and bipartisan manner to bring meaningful help to small business," Baruah added.

Baruah helped lead significant accomplishments for the Economic Development Administration, including the agency's induction into the Balanced Scorecard Hall of Fame, passage of EDA's Congressional reauthorization, the agency's inclusion in President Bush's Executive Order which established the Preserve America Initiative, and achieved the second-highest effectiveness ranking from the White House's Office of Management and Budget.

IRS WEBSITE PRODUCTS HELP SMALL BUSINESS

Two new IRS products make it easier for small businesses and the self-employed to locate the information they need on the IRS's official Web site, IRS.gov.

These new products are part of a [year-long campaign](http://www.irs.gov/newsroom/article/0,,id=181721,00.html) at <http://www.irs.gov/newsroom/article/0,,id=181721,00.html> to help educate new self-employed small business owners about federal tax responsibilities and about filing Schedule C, Profit or Loss from Business.

Publication 4667, Tax Information for Small Businesses and the Self-Employed, a free, laminated bookmark,

provides Key Search Words to help them locate important tax information on IRS.gov quickly and easily. They can order this free laminated bookmark on the Small Business Products Online Ordering page.

<http://www.irs.gov/businesses/small/article/0,,id=101169,00.html>.

To get the latest information about other future Schedule C program events and learn about new products and services as they become available, start a FREE subscription to [e-News for Small Businesses](http://www.irs.gov/businesses/small/content/0,,id=154826,00.html); just go to IRS.gov at <http://www.irs.gov/businesses/small/content/0,,id=154826,00.html>.

SAVE THE DATE
Rhode Island Economic Summit
January 9, 2009
[Watch your mail for details](#)



Mark S. Hayward

From the District Director's Desk

I join my colleagues in welcoming Sandy Baruah to the SBA as the acting administrator. We pledge to work with the him as we proceed toward transition.

In this effort of consistency and service to small businesses, the acting administrator brought together the district directors in Milwaukee, Wisconsin this month. Our focus was on completing 2008 strong and setting the priorities for 2009. We continue to encourage our participating lenders to provide capital to the small business community and equally encourage our partners at SCORE, RISBDC and the Center for Women & Enterprise to provide the necessary training and counseling so that those small businesses that need assistance can get stronger through these programs.

Acting administrator Baruah discussed the agency's priorities and progress and further discussed the SBA's role in disaster preparedness and response. He ended the first day with a talk about leadership and what we as district directors, and SBA employees can do to help the community.

In the next few months, we will begin preparing for the transition of administration. We will provide the incoming leadership with details about what we have done to assist the small business community in Rhode Island.

This is an excellent way to talk about one of the most significant programs the district office has put developed. That is the Rhode Island Economic Summit. During the next few weeks committees will again begin to meet and discuss the issues that will be on the minds of the small business community during the next legislative session. We have begun planning the 2009 summit, which will again be held at Johnson & Wales University Culinary Museum. These meetings will provide a foundation for the summit and allow

for a dialogue that will strengthen General Assembly and General Officer relationships with the business community.

The district office is very pleased to host the Regional District Directors meeting on Block Island at the end of September. The agency has been very active in talking to the business community on how to bolster tourism on the island and this is certainly putting our dollars in the right place.

Finally, congratulations to Carol Malysz on receiving the YWCA Women of Achievement Award. Carol has been a tremendous advocate for women entrepreneurs. Her dedication to strengthening the small business community and insisting on access to capital for women is unparalleled.

NORTHERN RHODE ISLAND YWCA TO HONOR CAROL MALYSZ WITH A WOMEN OF ACHIEVEMENT AWARD

Carol Malysz, director of the Center for Women & Enterprise Providence, will be honored with a nationally-recognized Women of Achievement Award by the Northern Rhode Island YWCA. Carol is one of fifteen local women who will be recognized for the work they do for the economic empowerment of women. They will be honored during the 4th Annual Tools of the Trade Luncheon hosted by the YWCA at the Kirkbrae Country Club in Lincoln on September 17th.

The Center for Women & Enterprise Providence is the SBA-funded Women's Business Center in Rhode Island.

Carol's award is for her support of lending and finance opportunities for women-owned businesses. Malysz spearheaded the start-up of CWE in Providence. CWE provides education, training, technical assistance, and access to capital to ensure that all women, regardless of their economic status, have the opportunity to start and run their own businesses. Carol is also the co-chair of the annual Emerging Women in Business conference held each June in Rhode Island.

For more information about the Women of Achievement Awards and the Tools of the Trade luncheon, contact Lisa Piscatelli at the Northern Rhode Island YWCA by calling (401) 769-7450.



SEPTEMBER IS NATIONAL PREPAREDNESS MONTH

PLAN BEFORE DISASTER STRIKES

Recent floods in the Midwest and hurricanes or tropical storms along the Gulf Coast have cost homeowners, renters and businesses millions of dollars in damages. These events serve as reminders to the public to have a disaster preparedness plan in place.

National Preparedness Month, sponsored by the U.S. Department of Homeland Security (DHS), is designed to enhance the public's awareness of the necessity of having an emergency plan in place to respond to a natural or man-made disaster. The U.S. Small Business Administration is one of the many government and private sector coalition partners participating in this fifth annual National Preparedness Month.

To prepare for disasters, SBA offers the following tips:

- **Develop a solid emergency response plan.** Find evacuation routes from the home or business and establish meeting places. Make sure everyone understands the plan beforehand. Keep emergency phone numbers handy. Business owners should designate a contact person to communicate with other employees, customers and vendors. Individuals and business owners should ask an out-of-state friend, colleague or family members to be a "post-disaster" point of contact, supporting the flow of information about short-term relocations, recovery, additional sources of assistance, etc.
- **Make sure you have adequate insurance coverage.** Disaster preparedness begins with having adequate insurance coverage—at least enough to rebuild your home or business. Homeowners and business owners should review their policies to see what is or isn't covered. Businesses should consider "business interruption insurance," which helps cover operating costs during the post-disaster shutdown period. Flood insurance is essential. To find out more about the National Flood Insurance Program, visit the Web site at www.floodsmart.gov.
- **Copy important records.** It's a good idea to back up vital records and information saved on computer hard drives, and store that information at a distant offsite location. Computer data should be backed up routinely. Copies of important documents and CDs should be stored in fire-proof safe deposit boxes.
- **Create a "Disaster Survival Kit."** The kit should include a flashlight, portable radio, extra batteries, a first-aid kit, non-perishable packages and canned food, bottled water, a basic tool kit, plastic bags, cash, and a digital camera to take pictures of the property damage after the storm.

More preparedness tips for businesses, homeowners and renters are available on SBA's Web site at www.sba.gov/services/disasterassistance/disasterpreparedness/index.html. The Institute for Business and Home Safety (www.ibhs.org) also has information on protecting your home or business. To learn more about developing an emergency plan, visit DHS's Ready Campaign Web site at www.ready.gov or call 1-800-BE-READY to receive free materials.

The SBA makes low-interest loans to homeowners, renters and non-farm businesses of all sizes. Homeowners may borrow up to \$200,000 to repair or replace damaged real estate. Individuals may borrow up to \$40,000 to cover losses to personal property.

Non-farm businesses and non-profit organizations of any size may apply for up to \$2 million to repair or replace disaster damaged business assets and real property. Small businesses that suffered economic losses as a direct result of the declared disaster may apply for a working capital loan of up to \$2 million, even if the property was not physically damaged.

To learn more about the SBA's disaster assistance program, visit the Web site at www.sba.gov/services/disasterassistance/index.html.

SBA BUSINESS GATEWAY PROGRAM WINS PRESTIGIOUS SEARCH ENGINE AWARD

The SBA Business Gateway Program was selected by the Search Engine Strategies (SES) Conference for the prestigious Best Use of Local Search Engine award, the only government finalist in any category. Business gateway was selected over two private sector companies.

The award was for Business Gateway's unique solution for handling geographically oriented search queries.

Business Gateway is a cross-agency program providing small businesses with a single access point—www.business.gov—to easily find government information, including forms and compliance assistance resources and tools.

Business.gov uses the Google search engine and is able to improve upon it by intelligently reading a user's query for geographic context (city, state, zip code).

The Business.gov search feature returns only the most relevant results that align with the specific geographic area for which the user is seeking information.

The SES Award is one of the most recent of eight noteworthy award recognitions for the Business Gateway Program this year. SES is the leading global conference and expo dedicated to search engine marketing, optimization, and best practices.

SBA TO PROVIDE FINANCIAL ASSISTANCE TO NEW ENGLAND FUEL OIL DEALERS

SBA SEASON CAPLINES PROGRAM TO MEET THE NEED

As the 2008-09 winter season approaches, home heating oil customers worry about the increased price. But they are not alone. Home heating oil dealers are also concerned about making it through the upcoming winter.

The U.S. Small Business Administration is stepping up to provide financial assistance to the oil dealers by adapting its season CAPLines program.

Under the CAPLines program, small business can apply for short-term revolving lines of credit up to \$2 million to finance their season increases in sales activity, namely purchasing oil supplies for their customers. The SBA will guaranty 85 percent of the loans of \$150,000 or less and 75 percent of the loans above \$150,000.

In recent weeks, staff from SBA district offices around New England have been meeting with oil heat dealers to listen to their concerns about financing the oil dealers will need to purchase their products in sufficient supply to service their customers' needs.

The oil distributors are requiring the oil dealers to pay for their oil upon delivery. However oil dealers normally do not receive payment from their customers until 90 to 120 days. The dealers need the lines of credit to keep the oil supply flowing.

HOW THE PROGRAM WORKS:

The line of credit which SBA guarantees must be structured in such a way that the lender will receive sufficient payments over the term so that the line revolves and full payment is achieved at maturity. SBA interprets this requirement to mean that the lender is responsible for making sure when

the customers of the borrowing business pay for their fuel, that the lender receives these collections (or a significant portion of these funds) and applies them against the loan. The program does not allow for the borrower to keep its collections and only agree to repay the obligation at the end of the season.

The applicant prepares a standard SBA 7(a) loan application with exhibits plus a cash flow projection for the coming season based on historical information. The lender uses this projection to determine the necessary loan amount with the understanding that this is a revolving loan where disbursements and repayments are occurring during the seasonal build up.

Terms of the revolving lines of credit include a maturity of up to 11 months, a maximum interest rate of Wall Street Journal Prime plus 2.25 percent, and a guaranty fee of 1/4 of 1 percent of the amount guaranteed.

REQUIREMENTS:

Approved loan amount will be based on the projected cash needs for the coming season that correlates to the costs of the seasonal build up of inventory and receivables.

The payment of principal must be tied to the borrower's receipt of payments from its customers. The lender will outline its procedure for compliance with this requirement as part of the application process.

The lender keeps a percentage of the amount collected to repay the principal and interest associated with the draw and returns the rest to the business to enable it to pay their operational expenses.

For more information about this program, contact Marilyn Bogue at the SBA at (401) 528-4561.

SBA GUIDE ON INTERNATIONAL TRADE NOW IN SPANISH

A popular guide to exporting published by the U.S. Small Business has been translated into Spanish and is available on SBA's Web site, and will be made available soon in all Spanish-speaking countries of the Western Hemisphere.

SBA's "Breaking into the Trade Game: A Small Business Guide to Exporting" was translated by Argentina's Chamber of Exporters and will be disseminated as a joint effort between the Argentinean Chamber and the Small and Medium Enterprise Congress of the Americas on International Trade. SBA is part of a multinational steering committee that leads the SME Congress, a hemispheric partnership to promote and facilitate the small business participation in international trade (www.smecongress.net).

The Chamber will work with the SME Congress to identify public and private organizations throughout the Americas that can tailor the translation specifically to the institutions and regulatory environment of that particular nation.

The Spanish version of "Breaking into the Trade game: A Small Business Guide to Exporting" is already available online at www.sba.gov/oit. The availability of the Spanish Translation was officially announced at the America's Competitiveness Forum 2008, in Atlanta on August 19 following a panel on Small and Medium Enterprise Trade Capacity Building. The panel focused on best practices to prepare micro and small- and medium-sized businesses to effectively engage in international trade.

The SME Congress of the Americas on International Trade, which coordinated the panel at the Americas Competitiveness Forum, is a network, spearheaded by the SBA, that brings together representatives of small business support agencies throughout the Americas in a joint effort to share best practices, generate enthusiasm for, and strengthen the voice of small business in international trade in the Americas.

SBA Loans Enrich Your Portfolio



SBA loan-guaranty programs are good business for you and your small business customers. In a tightening credit market, an SBA guaranty provides relief from the cost of funding loans.

Benefits include:

- Protect 50 to 85 percent of your loan with an SBA guaranty.
- Expand lending opportunities while promoting your other lender services.
- Reduce your risk when offering credit to less established businesses.

Look for a visit from an SBA lender relations specialist, or for more information, go to www.sba.gov/banking.

All SBA programs and services are provided on a nondiscriminatory basis. U.S. Small Business Administration



SBA SEEKS NOMINEES FOR 2009 RHODE ISLAND SMALL BUSINESS AWARDS

Each year the President of the United States designates one week to recognize the small business community's contributions to the American economy and society. In the spring of 2009, the SBA will honor our nation's outstanding contributors. Nominations are now being accepted for the 2009 Rhode Island Small Business Awards. Winners will be honored during the Rhode Island Salute to Small Business celebration next spring.

AWARD CATEGORIES

- ☐ **Small Business Person of the Year** - For developing an outstanding, growing business; innovative product, increasing jobs, increasing sales, overcoming adversity, and community contributions.
- ☐ **Small Business Exporter of the Year** - Significantly increased export sales and profits, encouraging other firms to export, increased jobs through exports, and innovative methods of creating markets.
- ☐ **SBA Young Entrepreneur of the Year** - Owner will not reach their 30th birthday by June 1, 2009, three-year evidence of success in sales and profits, increased jobs, innovative products, demonstrated potential.
- ☐ **Jeffrey Butland Family Owned Small Business** - A family owned business that has passed from one generation to another and owner has responsibility for operating the business with at least a 15 year track record.
- ☐ **Entrepreneurial Success Award** - Must own and operate business initially launched as small business according to SBA size standards and subsequently developed into a large business; and they must have received SBA assistance to help the business grow.
- ☐ **Small Business Champions of the Year** - Those who promote small business, including volunteering time and services to small business interests and groups, advocating the cause of small business in the legislative process. Champions may or may not be small business owners.

☐ **Minority Small Business Champion**

☐ **Women in Business Champion**

☐ **Small Business Journalist Champion**

☐ **Veteran Small Business Champion**

☐ **Home Based Business Champion**

☐ **Financial Services Champion**

NOMINEE INFORMATION

I nominate _____ Title _____ Company _____

Address _____ City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

NOMINATOR'S INFORMATION

Nominator _____ Title _____ Company _____

Address _____ City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

REPLY BY OCTOBER 17, 2008

Mail or fax (401-528-4539) this form to:

Small Business Administration,

Attn: Small Business Awards Committee

380 Westminister Street, Room-511, Providence, RI 02903

Guidelines and criteria for each of the awards are available from the Rhode Island District Office by calling 401-528-4561 or visit the website at www.sba.gov/ri. For further consideration, a nomination binder with required information will be requested. The SBA will contact the nominee directly for the required information. Self-nominations are accepted.

Rhode Island SBA Bank Rank

Fiscal Year 2008 (YTD) – October 1, 2007 to August 31, 2008

7(a) Approved Loans by SBA Lenders by Loans and Volume

1. Citizens Bank	75	\$2,808,700	18. Millennium Bank	2	\$60,000
2. Coastway Credit Union	47	\$8,505,500	19. Business Lenders	1	\$540,00
3. The Washington Trust Company	44	\$9,173,300	20. New Alliance Bank	1	\$450,000
4. Bank Rhode Island	40	\$4,836,500	21. Independence Bank	1	\$445,000
5. Sovereign Bank	29	\$3,278,000	22. United Central Bank	1	\$400,000
6. Westerly Community Credit Union	14	\$732,400	23. NewportFed	1	\$300,000
7. Home Loan and Investment Bank	9	\$3,995,000	24. Business Dev. Co. of R.I.	1	\$250,000
8. BankNewport	8	\$575,000	25. Minority Inv. Dev Corp.	1	\$150,000
9. CIT Small Business Lending Corp.	6	\$4,697,500	26. Mansfield Cooperative Bank	1	\$100,000
10. Webster Bank	5	\$700,000	27. Navigant Credit Union	1	\$50,000
11. Bank of America	5	\$135,000	28. Bank Five	1	\$30,000
12. UPS Capital Business Credit	4	\$1,424,087	29. Freedom Bank	1	\$30,000
13. TD Bank North	2	\$450,000	30. Banco Popular	1	\$25,000
14. Rockland Trust Company	2	\$300,000	31. Unibank for Savings	1	\$19,000
15. PNC Bank	2	\$192,000	32. Wells Fargo Bank	1	\$15,000
16. Greenwood Credit Union	2	\$150,000			
17. Capital One F.S.B.	2	\$75,000			
Total 7(a) Loans:			312		\$44,895,087

Certified Development Companies (504 Loans)

1. Ocean State Business Development Authority	23	\$8,735,000
2. New England Certified Development Corporation	5	\$2,058,000
3. R.I. Community Development Corporation	1	\$498,000
4. Bay Colony Development Corporation	1	\$249,000
5. South Eastern Economic Development Corp.	1	\$204,000
Total 504 Loans	31	\$11,744,000

Participating Lenders – SBA 504 Loans

1. Coastway Credit Union	6	\$1,807,500	10. Freedom Bank	1	\$500,000
2. The Washington Trust Co.	4	\$2,125,000	11. Zion's First Nat'l Bank	1	\$367,500
3. Sovereign Bank	3	\$1,434,500	12. Hometown Bank	1	\$345,000
4. Webster Bank	2	\$2,416,500	13. Greenwood Credit Union	1	\$310,000
5. BankNewport	2	\$1,192,500	14. Bank Rhode Island	1	\$249,000
6. Citizens Bank	2	\$1,000,000	15. Bank Fall River	1	\$245,000
7. Bank of America	2	\$802,500	16. NewportFed	1	\$237,500
8. CIT Small Business Lending	1	\$680,000			
9. Digital Federal Credit Union	1	\$605,500			

SBA MicroLoans - Rhode Island Coalition for Minority Investment **2** **\$45,000**

Total Loans **345** **\$56,684,087**



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Official Business

Penalty for Private Use, \$300

SBA Communicator

News from the Rhode Island District Office

September 2008

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SAVE THE DATE! ~ MED WEEK

The U.S. Small Business Administration and the Hispanic American Chamber of Commerce of Rhode Island will co-sponsor the 2008 Rhode Island Minority Enterprise Development (MED) Week celebration at the Crowne Plaza Hotel in Warwick from October 14 through October 16.

A series of events provides local businesses with the opportunity to learn about important business issues through free workshops, showcase their goods and services at the Minority Business Expo, and celebrate the contributions of individuals and businesses that have made an extraordinary impact in the state during the MED Week Award dinner. For more information, contact the SBA at (401) 528-4561, or visit the Web site at www.sba.gov/ri.

2008 Rhode Island Minority Enterprise Development Week

Tuesday October 14th – Thursday October 16th, 2008

The Crowne Plaza Hotel, Warwick, Rhode Island

SBA's Participation or support of this event is not an endorsement of the views, opinions, products or services of any co-sponsor or other person or entity. All SBA programs or co-sponsored programs are extended to the public on a non-discriminatory basis. Reasonable arrangements for persons with disabilities will be made if requested at least two weeks in advance by contacting Faith White at SBA, 380 Westminster Street, Providence, RI 02903 or call (401) 528-4561. SBA Authorization 08-0165-99